IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-46. (Canceled)

47. (Previously presented) A computer-implemented method to facilitate management of risk related to political exposure associated with a financial transaction, comprising:

receiving digital financial transaction data into a computer system including data identifying a participant in the financial transaction;

determining that the participant is a politically identified person ("PIP") by referencing digital data in a memory of a computer system indicating that the participant has a status of at least one of: an elected official, a bureaucrat, a political appointee, a World Bank Official and a military personnel;

calculating a first category political risk score based on the financial transaction data;

calculating a second category political risk score based on the financial transaction data;

calculating, based on the first and second category political risk scores, an overall transaction political risk quotient associated with the financial transaction; and

comparing the overall transaction political risk quotient with a risk quotient threshold to determine a suggested action associated with the financial transaction.

48. (Previously presented) The computer-implemented method of claim 47, wherein the overall transaction political risk quotient is further calculated based on weights applied to said first and second category political risk scores.

49. (Previously presented) The computer-implemented method of claim 47, wherein the suggested action is at least one of: (i) a recommendation to decline the financial transaction; (ii) a recommendation to gather additional information associated with the financial transaction; (iii) a recommendation to monitor the financial transaction; and (iv) notifying an authority.

50. (Previously presented) The computer-implemented method of claim 47, wherein the financial transaction is at least one of: (i) a request to open a new account; and (ii) a transaction associated with an existing account.

51. (Previously presented) The computer-implemented method of claim 47, wherein the financial transaction is associated with a financial institution, the method further comprising:

aggregating the overall transaction political risk quotient with a plurality of overall transaction political risk quotients associated with a plurality of financial transactions to identify an aggregate political risk quotient associated with the financial institution.

52. (Previously presented) A computer-implemented method to facilitate management of risk related to political exposure associated with a financial transaction, comprising:

receiving financial transaction data associated with the transaction;

calculating a first numerical value representative of a political risk based on the financial transaction data;

calculating a second numerical value representative of a political risk based on the financial transaction data;

calculating, based on the first and second numerical values, an overall transaction political risk quotient associated with the financial transaction; and

generating, based on the overall transaction political risk quotient, a suggested action for the financial transaction.

53. (Currently amended) The method of claim 52, wherein the first numerical value is an indication that a participant in the financial transaction is at least one of: (i) an elected official, (ii) a bureaucrat, (iii) a political appointee, (iv) a World Bank Official, and (v) a military personnel.

54. (Previously presented) A computer-implemented method to facilitate management of risk related to political exposure associated with a financial transaction, comprising:

receiving digital financial transaction data into a computer system including data identifying a participant in the financial transaction;

determining that the participant is a politically identified person ("PIP") by referencing digital data in a memory of a computer system indicating that the participant has a status of at least one of: an elected official, a bureaucrat, a political appointee, a World Bank Official and a military personnel;

calculating a first numerical value representative of a political risk based on the financial transaction data;

calculating a second numerical value representative of a political risk based on the financial transaction data;

calculating, based on the first and second numerical values, an overall transaction political risk quotient associated with the financial transaction; and

comparing the overall transaction political risk quotient with a risk quotient threshold to determine a suggested action associated with the financial transaction.

55. (Previously presented) The computer-implemented method of claim 47, wherein the overall transaction political risk quotient is further calculated based on weight to said first and second numerical values.

56. (Previously presented) The computer-implemented method of claim 47, wherein the suggested action is at least one of: (i) a recommendation to decline the financial transaction; (ii) a recommendation to gather additional information associated

with the financial transaction; (iii) a recommendation to monitor the financial transaction; and (iv) notifying an authority.

57. (Previously presented) The computer-implemented method of claim 47, wherein the financial transaction is at least one of: (i) a request to open a new account; and (ii) a transaction associated with an existing account.

58. (Previously presented) The computer-implemented method of claim 47, wherein the financial transaction is associated with a financial institution, the method further comprising:

aggregating the overall transaction political risk quotient with a plurality of overall transaction political risk quotients associated with a plurality of financial transactions to identify an aggregate political risk quotient associated with the financial institution.

59. (Previously presented) The method of claim 54, wherein the second numerical value relates to a political risk category.

60. (Previously presented) The method of claim 54, wherein the overall risk quotient comprises a scaled numeric or scaled alpha-numeric value.